The Commonwealth of Massachusetts

STATE ELECTION

HOLBROOK Pets. 3, 4

William Prancis fishers

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OFFICIAL EARLY / ABSENTEE BALLOT

226

Tuesday, November 8, 2022 Card No. 1 of 2

To vote for a candidate, fill in the oval
to the right of the candidate's name. To vote for a person not on the ballot, write the person's name and residence in the blank space provided and fill in the oval.

OVERNOR and LIEUTENANT GOVERNOR Vote for one	COUNCILLOR EQUESTION Vote for ONE		रीम राष्ट्र भटाई देव every pasifilm on the Blue Etila Regional Viscational School District Committee, regardless अर्थश्य एका व्यक्षाद का केन District.	
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TTORNEY GENERAL Vote for ONE	JOHN F. KEENAN	0	ERIC C. ERSKINE	\bigcirc
NDREA JOY CAMPBELL	GARY M. INNESRepublican	0	00 HOT VOTE IN THIS SPACE. Use blank line below for write-in.	
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EBORAH B. GOLDBERGDemocratic Candidate for Re-election				
RISTINA CRAWFORD				
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17 Washington St., Minchester NANA DIZOGLIODemocratic	COUNTY COMMISSIONER			
O Oline St., #(dhuan LORIA A. CABALLERO-ROCA - Green-Ratabow Party	NORFOLK COUNTY Vote for ONE PETER H, COLLINS			
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VOTE BOTH SIDES

PROPOSED CONSTITUTIONAL AMENDMENT

Do you approve of the adoption of an amendment to the constitution summarized below, which was approved by the General Court in Joint sessions of the two houses on June 12, 2019 (yeas 147 - nays 48); and again on June 9, 2021 (yeas 159 - nays 41)?

SUMMARY

This proposed constitutional amendment would establish an additional 4% state income tax on that portion of annual taxable income in excess of \$1 million. e level would be adjusted annually, by the same method used for federal income-tax brackets, to reflect increases in the cost of fiving. Revenues from this tax would be used, subject to appropriation by the state Legislature, for public aducation, public codeges and universities; and for the repair and maintenance of roads, bridges, and public transportation. The proposed amendment would apply to tax years beginning on or after January 1, 2023.

A YES VOTE would amend the state Constitution to improse an additional 4% tax on that portion of incomes over one million dollars.

to be used, subject to appropriation by the state Legislature, on education and transportation.

YES 🗆

A NO VOTE would make no change in the state Constitution relative to income tax.

NO C

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QUESTION 2

LAW PROPOSED BY INITIATIVE PETITION

Do you approve of a law summarized below, on which no vote was taken by the Senate or the House of Representatives on or before May 3, 2022?

SUMMARY

This proposed law would direct the Commissioner of the Massachusetts Division of Insurance to approve or disapprove the rates of dental benefit plans and would require that a dental insurance carrier meet an annual aggregate medical loss ratio for its covered dental benefit plans of 83 percent. The medical loss ratio would measure the amount of premium dollars a dental insurance carrier spends on its members' dental expenses and quality improvements, as opposed to administrative expenses. If a carrier's annual aggregate medical loss ratio is less than 83 percent, the carrier would be required to refund the excess premiums to

administrative expenses. In a carrier's annual aggregate medical loss ratio is less than as percent, me carrier would be required to refund me excess premiums to its covered individuals and groups. The proposed law would allow the Commissioner to waive or adjust the refunds only if it is determined that issuing refunds would result in financial impairment for the carrier.

The proposed law would apply to dental benefit plans regardless of whether they are issued directly by a carrier, through the connector, or through an intermediary. The proposed law would not apply to dental benefit plans issued, delivered, or renewed to a self-insured group or where the carrier is acting as a third-party administrator.

The proposed law would require the carriers offering dental benefit plans to submit information about their current and projected medical loss ratio, administrative expenses, and other financial information to the Commissioner. Each carrier would be required to submit an annual comprehensive financial statement to the Division of insurance, Itemized by market group size and line of business. A carrier that also provides administrative services to one or more self-insurance groups would also be required to file an appendix to their annual financial statement with information about its self-insured business. The proposed faw would impose a late penalty on a carrier that does not file its annual report on or before April 1.

haw would impose a late penalty on a carrier that does not life its annual report on or before April 1.

The Division would be required or make the submitted data public, to issue an annual summary to certain legislative committees, and to exchange the data with the Health Policy Commission. The Commissioner would be required to depot standards requiring the registration of persons or entities not otherwise licensed or registered by the Commissioner and criteria for the standardized reporting and uniform altocation methodologies among carriers.

The proposed law would allow the Commissioner to approve dental benefit policies for the purpose of being differed to individuals or groups. The

Commissioner would be required to adopt regulations to determine eligibility criteria.

The proposed law would require carriers to file group product base rates and any changes to group rating factors that are to be effective on January 1 of each year on or before July 1 of the proceeding year. The Commissioner would be required to disapprove any processed changes to base rates that are excessive. inadequate, or unreasonable in relation to the benefits charged. The Commissioner would also be required to disapprove any change to group rating factors that is discriminatory or not actuarially sound.

The proposed law sets forth criteria that, it met, would require the Commissioner to presumptively disapprove a carrier's rate, including if the aggregate medical tops ratio for all dental benefit plans offered by a carrier is less than 83 percent.

The proposed law would establish procedures to be followed if a proposed rate is presumptively disapproved or if the Commissioner disapproves a rate. The proposed law would require the Division to hold a hearing if a carrier reports a risk-based capital ratio on a combined entity basis that exceeds 700 percent in its annual report.

percent mis annual report.

The proposed law would require the Commissioner to promulgate regulations consistent with its provisions by October 1, 2023. The proposed law would apply to all dental benefit plans issued, made effective, delivered, or renewed on or after January 1, 2024.

A YES VOTE would regulate dental insurance rates, including by requiring companies to spend at teast 83% of premiums on member dental expenses and quality improvements instead of administrative expenses, and by making other changes to dental insurance regulations.

YES A NO VOTE would make no change in the law relative to the regulations that apply to dental insurance companies.

YES O

NO O

QUESTION 3

LAW PROPOSED BY INITIATIVE PETITION

Do you approve of a law summarized below, on which no vote was taken by the Senate or the House of Representatives on or before May 3, 2022? SUMMARY

This proposed law would increase the statewide firmits on the combined number of licenses for the sale of alcoholic beverages for off-premises consumption (including licenses for "all alcoholic beverages" and for "wines and mail theverages") that any one retailer could own or control: from 9 to 12 licenses in 2023; to 15 licenses in 2027, and to 16 licenses in 2031.

Beginning in 2023, the proposed law would set a maximum number of "all alcoholic beverages" licenses that any one retailer could own or control at 7 licenses unless a retailer currently holds more than 7 such licenses.

The proposed law would require retailers to conduct the sale of alcoholic beverages for off-premises consumption through face-to-face transactions and would prohibit but adomated or self-indexious tables of alcoholic beverages by such retailers.

The proposed law would alter the calcutation of the fine that the Alcoholic Beverages Control Commission may accept in lieu of suspending any license issued under the State Liquor Control Act. The proposed law would notify the formula for calcutating such ise from being based on the gross profits on all trails alses.

The proposed law would also add out-of-state motor vehicle licenses to the list of the forms of identification that any holder of a Roanse issued under the State Liquor Control Act, or their agent or employee, may choose to reasonably rely on for proof of a person's identify and age.

A YES VOTE would increase the new terms and maximum number of licenses a retailer could have for the and of alcoholic beverages to be lined to the control of the number of licenses as a state of the proper of th

A YES VOTE would increase the number of licenses a rataler could have for the sale of alcoholic beverages to be consumed off premises, limit the number of "all-alcoholic beverages" licenses that a retailer could acquire, restrict use of self-checkout, and require retailers to accept customers' out-of-state identification

A NO VOTE would make no change in the laws governing the retail sale of alcoholic bevarages.

YES C

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NO 🔾

QUESTION 4

REFERENDUM ON AN EXISTING LAW Do you approve of a law summarized below, which was approved by the House of Representatives and the Senate on May 26, 2022?

SUMMARY

SUMMARY

This law allows Massachuseits residents who cannot provide proof of lawful presence in the United States to obtain a standard driver's license or learner's permit if they meet all the other qualifications for a standard license or learner's permit, including a road test and insurance, and provide proof of their identity, date of birth, and residency. The law provides that, when processing an application for such a lecense or learner's permit or motor vehicle registration, the registrat or motor vehicles may not ask about or create a record of the citizenship or immigration status of the applicant, except as otherwise required by law. This law does not allow people who cannot provide proof of lawful presence in the United States to obtain a REAL ID.

In prove identify and date of birth, the law requires an applicant to present at least two documents, or from each of the following categories: (1) a valid unexpited foreign passport or a valid unexpired foreign passport or a valid unexpired foreign assignment, and (2) a valid unexpired driver's license from any United States state or territory, an original or certificat opey of a birth catificate, a valid unexpired foreign national identification occuments presented by an applicant must include a photograph and one must include a date of birth. Any documents not it English must be accompanied by a certified translation. The registrar may review any documents issued by another country to determine whether they may be used as groof of identity or date of birth.

The law requires that applicants for a driver's license or learner's permit shall attest, under the pains and penalties of perjury, that their license has not been suspended or revoked in any other state, country, or jurisdiction.

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The law directs the registrar of motor vehicles to make regulations regarding the documents required of United States citizens and others who provide proof of lawful presence with their license application.

The law also regulaes the registra and the Secretary of the Commonwealth to establish procedures and regulations to ensure that an applicant for a standard driver's license or learner's permit who does not provide proof of lawful presence will not be automatically registered to vote.

The law takes effect on July 1, 2023.

A YES VOTE would keep in place the law, which would allow Massachusetts residents who cannot provide proof of lawful presence in the United States to obtain a driver's license or permit if they meet the other requirements for doing so, A NO VOTE would repeal this law.

YES 🗇

NO 🗢

CONTINUE VOTING ON CARD 2 111111111111

The Commonwealth of Massachusetts

STATE ELECTION

HOLBROOK Pcls. 3, 4

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OFFICIAL EARLY / ABSENTEE BALLOT

Tuesday, November 8, 2022 Card No. 2 of 2

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QUESTION 5 THIS QUESTION IS NOT BINDING

Shall the representative for this district be instructed to vote for legislation to create a single payer system of universal health care that provides all Massachusetts residents with comprehensive health care coverage including the freedom to choose doctors and other health care professionals, facilities, and services, and eliminates the role of insurance companies in health care by creating an insurance trust fund that is publicly administered?

YES 🔾

NO 🔾

QUESTION 6

THIS QUESTION IS NOT BINDING

Shall the representative from this district be instructed to vote in favor of changes to the applicable House of Representative rules to make each Legislator's vote In that body's Legislative committees publicly available on the Legislature's website?

YES 🔿

NO O

YOU HAVE NOW COMPLETED VOTING